



## Multifamily Affordable Housing Debt Solutions

05.06.2025

### INDEXES

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	4.349%	3.93%	4.12%	4.34%	4.84%

### FANNIE MAE - AFFORDABLE HOUSING PERMANENT LOANS

Fannie Mae		Tier 2 (80% / 1.20x)		Tier 3 (70% / 1.30x)		Tier 4 (60% / 1.50x)	
Term:	Prepay:	Spread	All-In Rate	Spread	All-In Rate	Spread	All-In Rate
5yr Fixed <sup>(1)</sup>	4.5yr YM	1.23% - 1.73%	5.16% - 5.66%	1.13% - 1.63%	5.06% - 5.56%	1.05% - 1.55%	4.98% - 5.48%
7yr Fixed <sup>(1)</sup>	6.5yr YM	1.08% - 1.58%	5.20% - 5.70%	0.98% - 1.48%	5.10% - 5.60%	0.90% - 1.40%	5.02% - 5.52%
10yr Fixed <sup>(1)</sup>	9.5yr YM	0.97% - 1.47%	5.31% - 5.81%	0.87% - 1.37%	5.21% - 5.71%	0.79% - 1.29%	5.13% - 5.63%
12yr Fixed <sup>(1)</sup>	11.5yr YM	1.10% - 1.60%	5.44% - 5.94%	1.00% - 1.50%	5.34% - 5.84%	0.92% - 1.42%	5.26% - 5.76%
15yr Fixed <sup>(1)</sup>	14.5yr YM	1.35% - 1.85%	5.69% - 6.19%	1.25% - 1.75%	5.59% - 6.09%	1.17% - 1.67%	5.51% - 6.01%
30yr Fixed <sup>(1)</sup>	15yr YM	1.84% - 2.34%	6.18% - 6.68%	1.74% - 2.24%	6.08% - 6.58%	1.66% - 2.16%	6.00% - 6.50%
10yr SARM <sup>(2)</sup>	1yr LO, 1%	1.98% - 2.48%	6.33% - 6.83%	1.79% - 2.29%	6.14% - 6.64%	1.49% - 1.99%	5.84% - 6.34%

(1) UPB > \$6MM/ MAH/ 30yr AM/ A360/ 5 days to close/ Strong property, sponsor and market. 35 year amortization is available on some deals, as well as various prepayment terms including shorter YM periods and declining prepayment.

(2) UPB > \$25MM/ MAH/ 30yr AM A360/ Index is 30-day avg SOFR. Call for other loan terms, prepaids and IO. Tier 2 Margin Floor 2.50%

### FANNIE MAE - AFFORDABLE HOUSING - 9% LIHTC / FANNIE MAE

9% LIHTC <sup>(1)</sup>		Immediate 9% LIHTC		24 month Unfunded Forward		30 month Unfunded Forward	
Term:	Prepay:	Spread	All-In Rate	Spread	All-In Rate	Spread	All-In Rate
15 year	14.5yr YM	1.35% - 1.85%	5.69% - 6.19%	2.82% - 3.32%	7.16% - 7.66%	2.91% - 3.41%	7.25% - 7.75%

(1) Assumes Tier 2 and loan size greater than \$6MM

### FREDDIE MAC - TARGETED AFFORDABLE HOUSING LOANS<sup>(3)</sup>

Fixed <sup>(1)</sup>		70%/1.25x 30-Yr Am		60%/1.35x 30-Yr Am	
Term:	Prepay:	Spread	All-In Rate	Spread	All-In Rate
7-Yr	Defeasance	1.18% - 1.48%	5.30% - 5.60%	1.08% - 1.38%	5.20% - 5.50%
10-Yr	Defeasance	1.00% - 1.30%	5.34% - 5.64%	0.90% - 1.20%	5.24% - 5.54%
ARM <sup>(1)</sup>		70%/1.25x 30-Yr Am		60%/1.35x 30-Yr Am	
7-Yr	1 Yr LO, 1%	1.65% - 1.90%	6.00% - 6.25%	1.45% - 1.70%	5.90% - 6.15%
10-Yr	1 Yr LO, 1%	1.75% - 2.00%	6.10% - 6.35%	1.65% - 1.90%	6.00% - 6.25%
9% LIHTC <sup>(2)</sup>		90%/1.15x 35-Yr Am		80%/1.25x 35-Yr Am	
15-Yr Immediate	YM	1.70% - 1.95%	6.04% - 6.29%	1.60% - 1.85%	5.94% - 6.19%
15-Yr 30 Mo Fwd	YM	1.97% - 2.22%	6.31% - 6.56%	1.87% - 2.12%	6.21% - 6.46%

### FHA/GINNIE MAE

FHA - Fixed Rate:	Purchase/Refinance <sup>(1)</sup> (35yr Term/Amortization)	Construction <sup>(2)</sup> (40yr Term/Amortization)
	All-In Rate Call for Pricing	All-In Rate Call for Pricing

(1) Multifamily/30 day close/Pricing does not include MIP.



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